

Information to identify the case:

Debtor 1	<u>Jacob A. Sallmen</u>	Social Security number or ITIN	xxx-xx-6947
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-11126-JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacob A. Sallmen

4/15/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacob A. Sallmen
Debtor

Case No. 19-11126-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db	+ Jacob A. Sallmen, 1048 Griswold Street, Sharon, PA 16146-2902
15157006	+ American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15157009	+ Carbino Law, 3712 Highland Avenue, Drexel Hill, PA 19026-3103
15157014	+ Diagnostic Imaging Consultants, PO Box 371863, Pittsburgh, PA 15250-7863
15157015	+ First Choice, 2209 West State Street, New Castle, PA 16101-1138
15157032	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
15157029	University of Pittsburgh Physicians, Quantum One, 2nd Floor, Suite 257, Pittsburgh, PA 15203

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BASSASSOC.COM	Apr 16 2025 05:10:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ EDI: PRA.COM	Apr 16 2025 05:10:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Apr 16 2025 05:10:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168778	Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Apr 16 2025 01:27:00	Bluegreen Vacations Unlimited Inc, 4960 Conference Way North, Suite 100, Boca Raton FL 33431
15157010	^ MEBN	Apr 16 2025 01:25:37	CBCS, PO Box 2724, Columbus, OH 43216-2724
15157007	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15157008	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
15157011	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15157012	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank / Kay's, Po Box 182789, Columbus, OH 43218-2789

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 45

15157013	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 16 2025 01:28:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
15157016	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 16 2025 01:27:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15186579	EDI: JEFFERSONCAP.COM	Apr 16 2025 05:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15157017	+ EDI: JPMORGANCHASE	Apr 16 2025 05:10:00	JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298
15167754	+ Email/Text: JPMCCKnotices@nationalbankruptcy.com	Apr 16 2025 01:27:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15157018	+ EDI: LENDNGCLUB	Apr 16 2025 05:10:00	Lending Club Corporation, 595 Market Street, San Francisco, CA 94105-5839
15157019	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:36:40	Merrick Bank, PO Box 1500, Draper, UT 84020-1127
15168810	Email/Text: invenioabt@phillips-cohen.com	Apr 16 2025 01:27:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15157022	EDI: PRA.COM	Apr 16 2025 05:10:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
15508921	EDI: PRA.COM	Apr 16 2025 05:10:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15175292	EDI: PRA.COM	Apr 16 2025 05:10:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15157020	+ Email/Text: blegal@phfa.org	Apr 16 2025 01:28:00	Pa Housing Finance Agency, 2101 North Front Street, Harrisburg, PA 17110-1086
15187608	+ Email/Text: blegal@phfa.org	Apr 16 2025 01:28:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15157021	+ Email/Text: pcabkt@phillips-cohen.com	Apr 16 2025 01:27:00	Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
15157023	^ MEBN	Apr 16 2025 01:25:24	Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15157024	+ EDI: SYNC	Apr 16 2025 05:10:00	Synco / Lowes, Po Box 956005, Orlando, FL 32896-0001
15157025	+ EDI: SYNC	Apr 16 2025 05:10:00	Synco / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15184268	^ MEBN	Apr 16 2025 01:26:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15157506	^ MEBN	Apr 16 2025 01:26:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15157026	+ EDI: CITICORP	Apr 16 2025 05:10:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15157028	^ MEBN	Apr 16 2025 01:24:50	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15157030	^ MEBN	Apr 16 2025 01:24:20	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15184724	Email/Text: BNCnotices@dcmsservices.com	Apr 16 2025 01:27:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15157031	^ MEBN	Apr 16 2025 01:24:13	UPMC Horizon, PO Box 382059, Pittsburgh, PA 15250-0001

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 45

15185275	Email/Text: BNCnotices@dcmsservices.com	Apr 16 2025 01:27:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15183577	EDI: AIS.COM	Apr 16 2025 05:10:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15157033	+ Email/Text: pitbk@weltman.com	Apr 16 2025 01:27:00	Weltman Weinberg & Reis Co., LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Pennsylvania Housing Finance Agency
15157027	##+	Titan Legal Processing LLC, 5731 Mt. Pleasant Lane, #23377, Belleville, IL 62223-5121

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Jacob A. Sallmen dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Pennsylvania Housing Finance Agency dcarlon@kmlawgroup.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5